

BAY BANK FSB

	CPP Disbursement Date 02/13/2009	Cert 59004	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$133	\$419	214.7%	
Loans	\$102	\$334	227.7%	
Construction & development	\$8	\$25	217.2%	
Closed-end 1-4 family residential	\$23	\$97	315.0%	
Home equity	\$10	\$35	240.9%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-9.7%	
Commercial & Industrial	\$16	\$29	82.6%	
Commercial real estate	\$38	\$131	241.5%	
Unused commitments	\$20	\$65	221.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$24	144.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$13		
Cash & balances due	\$19	\$23	22.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$46		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$63		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$103	\$365	253.0%	
Deposits	\$103	\$361	252.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$30	\$55	82.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	22.2%	11.4%	--	
Tier 1 risk based capital ratio	27.2%	14.4%	--	
Total risk based capital ratio	27.8%	14.7%	--	
Return on equity ¹	-5.2%	-7.5%	--	
Return on assets ¹	-1.2%	-0.9%	--	
Net interest margin ¹	6.8%	5.4%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	18.2%	12.7%	--	
Loss provision to net charge-offs (qtr)	265.9%	209.5%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	3.7%	1.7%	0.0%	0.0%
Closed-end 1-4 family residential	8.2%	2.6%	0.2%	0.0%
Home equity	5.0%	2.1%	0.8%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.3%	0.4%	0.0%	0.0%
Commercial real estate	1.3%	2.2%	0.0%	0.1%
Total loans	3.5%	2.0%	0.1%	0.0%